

Last revised 8/1/15

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:  
Lisa Williams

Case No.: 15-30135  
Judge: JNP  
Chapter: 13

Debtor(s)

**Chapter 13 Plan and Motions**

- ☐ Original ☒ Modified/Notice Required ☒ Discharge Sought  
☐ Motions Included ☐ Modified/No Notice Required ☐ No Discharge Sought

Date: 1/27/17

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS WILL BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED  
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN  
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

**\$5,302 paid to date;then:**

**Part 1: Payment and Length of Plan**

- a. The debtor shall pay \$ 96 per month to the Chapter 13 Trustee, starting on March 2017 for approximately final 28 months. (43 months total)
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

- ☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

- ☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

- e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Jenkins & Clayman	Legal Fees	\$300 to modify plan, \$200 to amend "I", "J"
IRS	Income Taxes	\$500 to do loan modification motion \$376.99

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments**

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
CCMUA Lindenwold	Residence Residence	\$1,121.09 \$384.00	N/A N/A	\$1,121.09 \$384.00	Resume post petition Resume post petition

**b. Modification**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**c. Surrender**

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**d. Secured Claims Unaffected by the Plan**

The following secured claims are unaffected by the Plan:

Debtor and Bank of America have entered into a trial loan modification. No further payments by Chapter 13 Trustee to Bank of America

**e. Secured Claims to be Paid in Full Through the Plan:**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 0 to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis For Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases**

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor

**Part 7: Motions**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured.**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Trustee shall pay allowed claims in the following order:

- 1) Trustee commissions
- 2) Jenkins & Clayman
- 3) IRS, CCMUA & Clementon
- 4) \_\_\_\_\_

**d. Post-Petition Claims**

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: 11/20/15.

Explain below **why** the plan is being modified:

1. Bank of America has offered debtor a loan modification.
2. Debtor is now disabled

Explain below **how** the plan is being modified:

1. Take Bank of America arrears out of plan.
2. Lower trustee payments
3. Shorten plan length

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10: Sign Here**

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

Date: 1/27/17

/s/ Eric J Clayman  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 1/27/17

/s/ Lisa Williams  
Debtor

Date: \_\_\_\_\_

/s/  
Joint Debtor

**Certificate of Notice Page 8 of 10**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Lisa M. Williams  
 Debtor

Case No. 15-30135-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf901

Page 1 of 3  
 Total Noticed: 68

Date Rcvd: Jan 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2017.

db  
 515815396 +Lisa M. Williams, 2126 S. Brighton Avenue, Lindenwold, NJ 08021-2507  
 515815397 Advocare Ent Specialty Center, PO Box 3001, Voorhees, NJ 08043-0598  
 516008125 Allstate New Jersey Insurance Company, PO Box 3576, Akron, OH 44309-3576  
 516030629 +Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407  
 515815400 +BANK OF AMERICA, N.A., PO BOX 31785, Tampa, FL 33631-3785  
 515815399 Bank of America, PO Box 15019, Wilmington, DE 19886-5019  
 515815401 Bank of America, PO Box 5170, Simi Valley, CA 93062-5170  
 515882856 +Borough of Lindenwold, 15 N. White Horse Pike, Clementon, NJ 08021-7564  
 Borough of Lindenwold, Law Offices of David A. Capozzi, P.C., 601 A White Horse Pike, Haddon Heights, NJ 08035  
 515815439 +C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901  
 (address filed with court: T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596)  
 515815405 +CCMUA, PO Box 1105, Bellmawr, NJ 08099-5105  
 515941861 +Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311  
 515815403 +Capital One Bank, c/o Nudelman, Klemm & Golub, 425 Eagle Rock Ave, Ste 403, Roseland, NJ 07068-1717  
 515815404 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083  
 515862017 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 515815406 +Children's Hospital of Philadelphia, c/o Harris & Harris LTD, 111 West Jackson Blvd, Suite 400, Chicago, IL 60604-4135  
 515815407 +Comcast, PO Box 3005, Southeastern, PA 19398-3005  
 515815408 Cooper Univeristy Health Care, PO Box 95000-4345, Philadelphia, PA 19195-4345  
 515815410 Dr. Richard Dittrich- RWHM, c/o Apex Asset Management LLC, PO Box 5407, Lancaster, PA 17606-5407  
 515861221 +Eastern Dental, 3 Kelly Drivers Rd, Clementon NJ 08021-4823  
 515815411 Emerg Phy Assoc of S. Jersey, PC, c/o Akron Billing Center, PO Box 740021, Cincinnati, OH 45274-0021  
 515815414 +Independence, 1901 Market Street, Philadelphia, PA 19103-1475  
 515815415 +Independence Blue Cross, 1901 Market Street, Philadelphia, PA 19103-1475  
 515815417 +Kennedy Health System, c/o Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388  
 515815418 Kennedy Medical Group, PO Box 95000, CL 4570, Philadelphia, PA 19195-0001  
 515815419 Kennedy University Hospital Inc, c/o C.Tech Collections Inc., PO Box 402, Mount Sinai, NY 11766-0402  
 515815420 Kennedy University Hsopital, PO Box 48023, Newark, NJ 07101-4823  
 515815421 Laboratory Corp of America Collections, PO Box 2240, Burlington, NC 27216-2240  
 515815422 +Lindenwold Sewer Utility, 15 N. White Horse Pike, Clementon, NJ 08021-7564  
 515861222 +Medical Diagnostic Laboratories, LLC, 2439 Kuser Road, Hamilton NJ 08690-3303  
 515815423 Mercy Diagnostics Inc, 3109 Poplarwood Ct., Ste 302, Raleigh, NC 27604-1044  
 515815424 New Century Financial Services, c/o Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 515815425 New Jersey American Water, Box 371331, Pittsburgh, PA 15250-7331  
 515815426 +PNC BANK, 500 FIRST AVE P7-PFSC-02-F, PITTSBURGH PA 15219-3129  
 (address filed with court: PNC Bank, Garnishment Processing, 500 First Avenue, Pittsburgh, PA 15219)  
 515861223 +QVC, c/o Penn Credit, 916 S 14th Street, PO Box 988, Harrisburg PA 17108-0988  
 515815428 Rancocas Anesthesiology, PO Box 95000-3170, Philadelphia, PA 19195-0001  
 515815429 +Reconstructive Orthopedics, 4 Eves Drive, Bldg A, Ste 100, Marlton, NJ 08053-3195  
 515815430 +Regional Women's Health Group, PO Box 536, Voorhees, NJ 08043-0536  
 515815431 +Richard J. Diitrich, DO, 1000 White Horse Rd, Ste 612, Voorhees, NJ 08043-4412  
 515861224 +Rothman Institute, c/o ProCo, PO Box 2462, Aston PA 19014-0462  
 515815432 Rowan SOM Faculty Practice Plan, Rowan SOM Dept. of Int Gen Med, PO Box 635, Bellmawr, NJ 08099-0635  
 515815433 Rowan SOM General Internal Med, c/o Penn Credit, 916 S. 14th Street, PO Box 988, Harrisburg, PA 17108-0988  
 515815437 +STAT Medical Transport, PO Box 13702 30th Street Station, Philadelphia, PA 19101-3702  
 515815434 South Jersey Gas, attn Mrs. Flemming, PO Box 6091, Bellmawr, NJ 08099-6091  
 515815435 +South Jersey Gas, c/o Rickart Collection Systems, Inc., 575 Milltown Road, PO Box 7242, North Brunswick, NJ 08902-7242  
 515815436 South Jersey Radilogy Associates, PO Box 1710, Voorhees, NJ 08043-7710  
 515815440 The Children's Hospital of Philadelphia, Lockbox #8017, PO Box 8500, Philadelphia, PA 19178-8017  
 515815441 +Trover Solutions/Independence Blue Cross, c/o Gibson & Sharps, 9420 Bunsen Pkwy #250, Louisville, KY 40220-4205  
 515861225 +UniCare UniView Vision, 4000 Luxottica Place, Mason OH 45040-8114  
 515815442 Upright MRI of Cherry Hill, PO Box 296, Cedar Brook, NJ 08018-0296  
 515861226 +Victoria's Secret/World Finan., c/o NCC, 245 Main Street, Dickson City PA 18519-1641  
 515815443 +Virtua Health System-WJ, c/o Apex Asset Managment LLC, PO Box 5407, Lancaster, PA 17606-5407  
 515815444 Virtua Health Voorhees, Po Box 8500-8267, Philadelphia, PA 19178-8267



District/off: 0312-1

User: admin  
Form ID: pdf901

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Total Noticed: 68

Date Rcvd: Jan 31, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 31 2017 22:55:55 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 31 2017 22:55:54 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
515836424 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 31 2017 22:58:24  
American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848,  
Oklahoma City, OK 73124-8848  
515966933 E-mail/PDF: resurgentbknofications@resurgent.com Jan 31 2017 22:52:38  
Ashley Funding Services LLC, c/o Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
515815398 +E-mail/Text: bankruptcy@pepcoholdings.com Jan 31 2017 22:55:41 Atlantic City Electric,  
PO Box 13610, Philadelphia, PA 19101-3610  
515815402 +E-mail/Text: mmbk@fenton-mcgarvey.com Jan 31 2017 22:55:07 Capital One Bank,  
c/o Fenton & McGarvey Law Firm, PSC, 2401 Stanley Gault Pkwy, Louisville, KY 40223-4175  
515861220 +E-mail/Text: egssupportservices@egscorp.com Jan 31 2017 22:56:03 Capital One Bank USA, N.A.,  
c/o NCO Financial Systems, PO Box 17218, Dept 64, Wilmington DE 19850-7218  
515815409 E-mail/Text: Bankruptcy.Consumer@dish.com Jan 31 2017 22:55:52 Dish, PO Box 94063,  
Palatine, IL 60094-4063  
515815413 E-mail/Text: bankruptcy@hsn.net Jan 31 2017 22:56:21 HSN, Attn: Collections Department,  
PO Box 9090, Clearwater, FL 33758-9090  
515815412 +E-mail/Text: tuscolsup@fisglobal.com Jan 31 2017 22:56:30 Harrahs Atlantic City,  
c/o Complete Payment Recovery Services, 3500 5th Street, Northport, AL 35476-4723  
515815416 E-mail/Text: cio.bncmail@irs.gov Jan 31 2017 22:55:33 IRS, PO Box 7346,  
Philadelphia, PA 19101-7346  
516023525 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 31 2017 22:52:13 PYOD LLC,  
c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
515815427 +E-mail/Text: bankruptcy@affglo.com Jan 31 2017 22:55:56 QVC, Inc.,  
c/o Global Credit & Collection Corp., 5440 N Cumberland Ave, Ste 300,  
Chicago, IL 60656-1486  
515818135 E-mail/PDF: gecsed@recoverycorp.com Jan 31 2017 22:52:50 Synchrony Bank,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
515815445 +E-mail/Text: RMOpsSupport@alorica.com Jan 31 2017 22:56:02 Worldwide Asset Purchasing LLC,  
c/o Capital Management Services LP, 726 Exchange Street, Ste 700, Buffalo, NY 14210-1464  
TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515815438 ##Strive Physical Therapy, 740 Marne Hwy, Ste 203, Moorestown, NJ 08057-3127  
TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 02, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on January 30, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Eric Clayman on behalf of Debtor Lisa M. Williams jenkins.clayman@verizon.net

District/off: 0312-1

User: admin  
Form ID: pdf901

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Total Noticed: 68

Date Rcvd: Jan 31, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Jeffrey E. Jenkins on behalf of Debtor Lisa M. Williams jenkins.clayman@verizon.net,  
jenkins.clayman@verizon.net  
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com

TOTAL: 6